

ANNUAL GENERAL MEETING

Save the date and join us for this year's **AGM** to be held on **Wednesday, March 26, 2025**
Registration - 5:30pm
Supper - 6:00pm
Business Meeting to follow

Please **RSVP** for supper by **March 19th, 2025**

Please help us welcome Jan!

Jan Olson joined our team on January 22, 2025. Her kind, positive, and friendly personality is the perfect fit for our organization!!

Jan comes with years of customer service experience, and she is very excited to be able to assist our members with their needs.



MARCH IS FRAUD PREVENTION MONTH

Fraud Prevention Month is an annual public awareness campaign, spearheaded by the Competition Bureau, held in March that works to prevent Canadians from becoming victims of fraud by helping them **recognize, reject, and report it**.



Awareness is security, so familiarize yourself with the tips below to protect yourself.

- Set up security alerts. You will get a text or email message when there is suspicious activity on your online banking or mobile app; for example, someone has logged into your account or a change has been made, then steps can be taken to investigate.
- Be very, very careful with your Social Insurance Number (SIN). It's an important key to your identity, especially in credit reports and computer databases. Use other types of identification when possible (and when your SIN is not required by law). Don't carry your SIN card with you.
- Never disclose your Personal Identification Number (PIN) to anyone. If you do, you could be held liable for losses. No one from a financial institution, the police or a merchant should ask for your PIN. Change your PIN number regularly. Be PIN smart. Never assign the same PIN to all your pinned cards; if someone steals your wallet and discovers your PIN, rest assured they'll test that PIN against all cards in your wallet.
- Choose difficult passwords and change them often. Memorize your passwords and don't write them down and leave them in your wallet, or an equally obvious place. Never share them.
- Check your bank and credit card statements regularly to ensure that all transactions are legitimate.
- Always be aware of text, email or phone calls from unknown sources. We will never ask you for your personal passwords, personal information numbers or login information. Do not open any links or attachments that you are not expecting to receive.
- Be wary of pop-up windows, especially those that request financial or identification information. Avoid clicking any "action" buttons within a suspect pop-up window.
- Scams involving e-Transfers. If you receive a notification for an e-transfer that you were not expecting, do not click on it to receive it. If it is a person known to you, reach out to the using a different communication channel to verify. If you suspect it may be fraud you can forward the email to phishing@interac.ca.
- Stop by or call the office if you have questions or need help!



Working for You ~ Working with You Active in Our Community

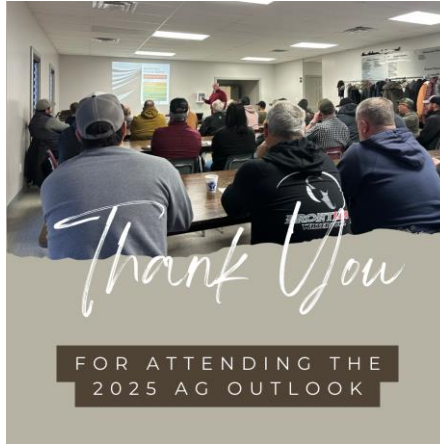



Edam Credit Union has always taken great pride as a community supporter. We continue to support our local curling club and Hockey teams!




**49
Tele
Miracle**


Staff and members raised a total of \$50 towards Telemiracle 49!

Dress Down for a Cause
Every Friday is "Dress Down Day" at the Edam Credit Union. A \$2.00 fee is collected from each staff member, allowing them to dress casually for the day. All funds collected for the year are donated to a local organization or charity of choice. This year we collected **\$564.00** and chose to donate to **Edam First Responders!!**

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Deposit Anywhere™ is a feature of our Edam Credit Union Mobile Banking app that allows you to quickly and securely deposit cheques with your smartphone or tablet from anywhere, day or night. **A 5 day hold will be placed on funds deposited.** Consequently, funds deposited will not be available until the holds are released. If you require immediate access to funds you have deposited contact our office to discuss your options.
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 Looking to renovate, purchase a new home or a vacation property?
Mortgage rates are dropping!
As low as 4.79%*
Loyalty conditions apply*

Contact one of our Lenders to apply today



Tax Free Savings Account

The annual contribution limit for 2025 is **\$7,000.00**. If you have not opened a TFSA yet, you could contribute up to **\$102,000.00** and earn tax free interest income!!

It's your future, look after it!!



Are you planning to travel outside of Canada?

There are a couple things to remember if you are travelling:

- if you need foreign currency, please reach out to see if we can order the currency needed
- please order 3 weeks prior to your departure to make sure it arrives on time
- if you plan to use your debit card outside of Canada, reach out and we will enter your MemberCard® in our travel notification system
- contact your credit card company if you plan to use your credit card